

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 09/892,627 Confirmation No.: 5978
Filed : June 28, 2001
Applicants : Bill Kitchen et al.
Title : CHECK METAPHOR FOR ELECTRIC PAYMENT AUTHORIZATION

TC/AU : 3692
Examiner : Clement B. Graham
Docket No. : 23952-0037
Customer No. : 72386

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the final Office Action dated August 12, 2008, the Applicants submit the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims are patentable, and that the application be allowed. A Request for Continued Examination has been submitted contemporaneously herewith.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.